

28 JUL 1958

STATINTL

MEMORANDUM FOR: Mr. [REDACTED]

SUBJECT: Protections for Staff Employees on  
Special Projects

1. In accordance with our recent conversation the following are some comments on the benefits which are and can be made available to staff employees used on special projects involving a high degree of personal risk to life or limb:

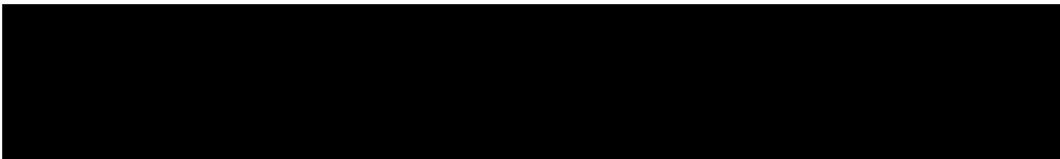
1. All Government employees are covered by FECA for injuries or death incurred in the "performance of duty". Treatment of injuries are fully covered and a schedule award is fixed for loss of members. In case of death the widow gets 40% of his base pay plus 15% for each child under 18 with a maximum of \$525.00 per month, tax free. See Tab A. This can be handled securely.

2. All staff employees, unless they waived it, are covered by FEGLI. This is group life insurance in amount of the even \$1,000 above his base salary, i. e., GS-12 - Salary \$8,330.00 - Insurance \$9,000.00 - Accidental death \$18,000.00 with, however, a declared or undeclared war exclusion. It will be paid with a death certificate or if security precludes, the DCI has stated the Agency will pay.

3. GEHA, Inc. for \$9.15 per month can issue a \$15,000.00 group life policy with another \$15,000.00 for accidental death.

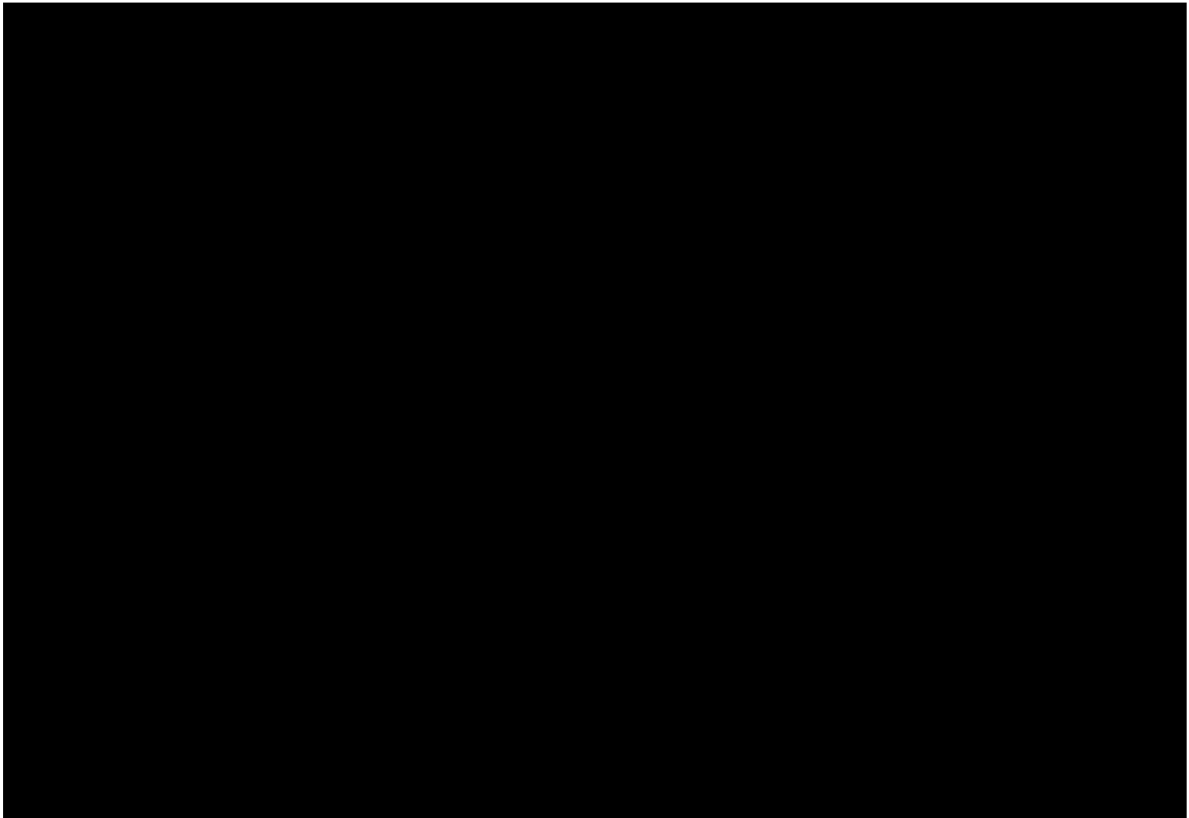
This can be securely administered and paid no matter how delicate the situation surrounding the death.

4. GEHA can write, through WAEPA, a \$15,000.00 group life policy with an additional \$25,000.00 for accidental death. The face value and the accidental death payment can be collected if a death certificate can be produced. There



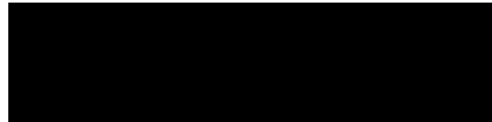
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5. If all the above can be processed and death is accidental, this would provide as a GS-12's widow with two children with \$5,831.00 per year tax free - plus \$18,000.00 FEGLI plus \$30,000.00 UBLIC plus \$40,000.00 WAEPA.



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- a. on his dependents;
- b. whether death is natural or accidental;
- c. whether the declared or undeclared  
clause will be operative;
- d. if Air Flight insurance is present, death  
must be plane or common carrier accident.



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Chief, Benefits and Casualty Division

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Approved For Release 2001/08/09 : CIA-RDP68-00140R000200200013-4

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